

State: District of Columbia

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: 2016 Illustration Certificate

Project Name/Number: 2016 Illustration Certificate/

Filing Company: Delaware Life Insurance Company

## Filing at a Glance

Company: Delaware Life Insurance Company

Product Name: 2016 Illustration Certificate

State: District of Columbia

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

Date Submitted: 11/08/2016

SERFF Tr Num: DLIN-130799988

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: 2016 ILLUSTRATION CERTIFICATE

Implementation: On Approval

Date Requested:

Author(s): Monty Jackson, Debbie McGauley, Linda Allen

Reviewer(s): John Rielley (primary)

Disposition Date:

Disposition Status:

Implementation Date:

**State:** District of Columbia  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
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## General Information

Project Name: 2016 Illustration Certificate

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Debbie McGauley

Filing Description:

Annual Illustration Certificate

To Whom It May Concern:

In accordance with the life illustration regulation, Delaware Life Insurance Company is submitted the 2016 Illustration Certificate.

The following forms are included with this filing:

1. Certificate signed by the Illustration Actuary
2. Company Certificate of Compliance
3. Listing of applicable illustrated forms

Thank you for your assistance. Please let us know if you have any questions or need any additional information. We can be reached by telephone at 502-473-6582 or by email at dmcgauley@jacksonrubenstein.com.

Debbie McGauley

## Company and Contact

### Filing Contact Information

Monty Jackson, Jackson Rubenstein  
1601 Trapelo Rd  
Suite 30  
Waltham, MA 02451

MJackson@JacksonRubenstein.com  
502-473-6583 [Phone]

### Filing Company Information

Delaware Life Insurance Company  
1601 Trapelo Rd  
Suite 30  
Waltham, MA 02451  
(844) 335-7253 ext. [Phone]

CoCode: 79065  
Group Code:  
Group Name:  
FEIN Number: 04-2461439

State of Domicile: Delaware  
Company Type:  
State ID Number:

**SERFF Tracking #:** DLIN-130799988

**State Tracking #:**

**Company Tracking #:** 2016 ILLUSTRATION  
CERTIFICATE

**State:** District of Columbia

**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other

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## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Delaware Life Insurance Company
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
<b>Product Name:</b>	2016 Illustration Certificate		
<b>Project Name/Number:</b>	2016 Illustration Certificate/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Illustration Actuary Certificate
<b>Comments:</b>	
<b>Attachment(s):</b>	Life Insurance Actuary Illustration Certification 10312016.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Company Certificate of Compliance
<b>Comments:</b>	
<b>Attachment(s):</b>	NAIC Life Insurance Illus Officer Cert.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	List of Illustrated Products
<b>Comments:</b>	
<b>Attachment(s):</b>	DC Forms.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



## **DELAWARE LIFE INSURANCE COMPANY**

### **NAIC Life Insurance Illustration Actuary Certification**

I, Haifeng Wang, FSA, MAAA, am an employee of Delaware Life Insurance Company, and a member of the American Academy of Actuaries in good standing. I was appointed by the Delaware Life Board of Directors to be the Illustration Actuary for all plans of life insurance subject to the Life Insurance Illustration Regulation for this state. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

I am hereby certifying, in my capacity as Illustration Actuary, the following:

1. The disciplined current scale used for the illustration of forms designated by Delaware Life is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Model Regulation on Life Insurance Illustrations promulgated by the Actuarial Standards Board.
2. The illustrated scales used in the illustration of forms designated by Delaware Life are in compliance with the illustration regulation for your state.
3. Nonguaranteed elements for new policies are consistent with those illustrated for similar in force policies.
4. Nonguaranteed elements for both new and in force policies are consistent with the nonguaranteed elements actually being paid, charged or credited to the same or similar forms.
5. The method used to allocate overhead expenses for all illustrations is the generally recognized expense table based on fully allocated expenses method representing a significant portion of insurance companies and approved by the National Association of Insurance Commissioners.
6. There are no other matters which require disclosure at this time.

**EXECUTED THIS 31<sup>th</sup> day of October, 2016**

A handwritten signature in black ink, appearing to read 'Haifeng Wang', written over a horizontal line.

**Signature**

**Haifeng Wang  
Life Product Actuary, F.S.A., M.A.A.A  
Delaware Life Insurance Company**



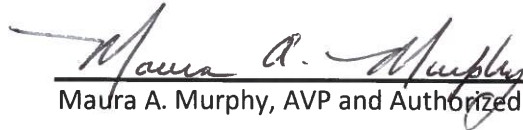
**DELAWARE LIFE INSURANCE COMPANY**

**NAIC Life Insurance Illustration Officer Certification**

I, Maura A. Murphy, AVP and Authorized Signer, for Delaware Life Insurance Company, have reviewed the NAIC Life Insurance Illustration Model Regulation and do hereby certify the following:

1. That the illustration formats meet the requirements of the regulation and that the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary; and
2. That the company has provided its agents with information about the expense allocation method used by the company in its illustrations which is disclosed in the annual certification of the Illustration Actuary.

DELAWARE LIFE INSURANCE COMPANY

  
Maura A. Murphy, AVP and Authorized Signer

November 7, 2016

Date

State	Approval Date	SERFF Tracking Number	FormNumber
District of Columbia	8/12/2016	DLIN-130664007	DLIC-SPIL-GWB-01
District of Columbia	8/12/2016	DLIN-130664007	DLIC-SPIL-SP-10
District of Columbia	8/12/2016	DLIN-130664007	DLIC-SPIL-ADB-01